

In re:
Ayanna Amirah Abdullah
Debtor

Case No. 23-13816-pmm
Chapter 7

District/off: 0313-2
Date Rcvd: Dec 20, 2023

User: admin
Form ID: 309A

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Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:

| Recip ID | Recipient Name and Address |
|-----------------|---|
| db | Ayanna Amirah Abdullah, 1503 Elmwood Ave FA3, Folcroft, PA 19032-1303 |
| 14839758 | + Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238 |
| 14839774 | Edc/sustain Realty Llc, 1323 Darby Rd, Havertown, PA 19083-3808 |
| 14839787 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 |
| 14839789 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 |
| 14839791 | Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616 |
| 14839799 | Target, c/o Financial & Retail Svcs Mailstop BT, Minneapolis, MN 55440 |
| 14839802 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404 |
| 14839805 | + X1 Inc, 548 Market St #30684, San Francisco, CA 94104-5401 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|---|
| aty | Email/Text: mail@cibiklaw.com | Dec 21 2023 00:22:00 | MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102 |
| tr | EDI: BTPDERSHAW.COM | Dec 21 2023 05:17:00 | TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632 |
| smg | Email/Text: megan.harper@phila.gov | Dec 21 2023 00:22:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | EDI: PENNDEPTREV | Dec 21 2023 05:17:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVBCICNOTICE1@state.pa.us | Dec 21 2023 00:22:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| ust | + Email/Text: ustpregion03.ph.ecf@usdoj.gov | Dec 21 2023 00:22:00 | United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14839755 | + Email/Text: bankruptcy@acimacredit.com | Dec 21 2023 00:22:00 | Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384 |
| 14839756 | + Email/Text: backoffice@affirm.com | Dec 21 2023 00:22:00 | Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862 |
| 14839757 | EDI: TSY52 | Dec 21 2023 05:17:00 | Barclays, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801 |
| 14839765 | Email/Text: megan.harper@phila.gov | Dec 21 2023 00:22:00 | City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617 |
| 14839771 | Email/Text: cfcbbackoffice@contfinco.com | | |

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| 14839760 | + EDI: CITICORP | Dec 21 2023 00:22:00 | Continental Finance Co, Attn: Bankruptcy Attn: Bankruptcy, 4550 Linden Hill Rd , Ste 4, Wilmington, DE 19808-2952 |
| 14839761 | + EDI: CITICORP | Dec 21 2023 05:17:00 | Citi Card/Best Buy, Attn: Citicorp Cr Svrs Centralized BKY, PO Box 790040, St Louis, MO 63179-0040 |
| 14839762 | + EDI: CITICORP | Dec 21 2023 05:17:00 | Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034 |
| 14839763 | EDI: CITICORP | Dec 21 2023 05:17:00 | Citibank/Best Buy, Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034 |
| 14839766 | Email/Text: bankruptcy@philapark.org | Dec 21 2023 00:22:00 | City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819 |
| 14839767 | + EDI: WFNNB.COM | Dec 21 2023 05:17:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 14839768 | + EDI: WFNNB.COM | Dec 21 2023 05:17:00 | Comenity Capital/Sephora, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 14839769 | + EDI: WFNNB.COM | Dec 21 2023 05:17:00 | Comenity/Carter, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 14839770 | + EDI: WFNNB.COM | Dec 21 2023 05:17:00 | Comenitycapital/c21, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 14839772 | + Email/PDF: creditonebknotifications@resurgent.com | Dec 21 2023 00:50:22 | Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873 |
| 14839783 | EDI: CITICORP | Dec 21 2023 05:17:00 | Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040 |
| 14839773 | + EDI: DISCOVER | Dec 21 2023 05:17:00 | Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025 |
| 14839776 | Email/Text: BNBLAZE@capitalsvcs.com | Dec 21 2023 00:22:00 | First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096 |
| 14839775 | + EDI: AMINFOFP.COM | Dec 21 2023 05:17:00 | First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524 |
| 14839777 | + EDI: PHINGENESIS | Dec 21 2023 05:17:00 | Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401 |
| 14839778 | + Email/Text: GSBankElectronicBankruptcyNotice@google.com | Dec 21 2023 00:22:00 | Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379 |
| 14839779 | + Email/Text: electronicbkdocs@nelnet.net | Dec 21 2023 00:22:00 | Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860 |
| 14839780 | EDI: IRS.COM | Dec 21 2023 05:17:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14839759 | EDI: JPMORGANCHASE | Dec 21 2023 05:17:00 | Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850 |
| 14839781 | EDI: JEFFERSONCAP.COM | Dec 21 2023 05:17:00 | Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500 |
| 14839782 | Email/Text: kramble@lendmarkfinancial.com | Dec 21 2023 00:22:00 | Lendmark, 2118 Usher St., Covington, GA 30014 |
| 14839784 | + Email/Text: bankruptcynotification@montereyfinancial.com | Dec 21 2023 00:22:00 | Monterey Financial Service, Attn: Bankruptcy 4095 Avenida De La Plat, Oceanside, CA 92056-5802 |
| 14839785 | + Email/Text: electronicbkdocs@nelnet.net | Dec 21 2023 00:22:00 | Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505 |

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| 14839786 | Email/Text: bnc@nordstrom.com | Dec 21 2023 00:22:33 | Nordstrom Signature Visa, Attn: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555 |
| 14839790 | Email/Text: bkrgeneric@penfed.org | Dec 21 2023 00:22:00 | Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313-2032 |
| 14839788 | EDI: PENNDEPTREV | Dec 21 2023 05:17:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 14839788 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 21 2023 00:22:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 14839792 | + Email/Text: bankruptcy@philapark.org | Dec 21 2023 00:22:00 | Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540 |
| 14839793 | + Email/Text: bankruptcy1@pffcu.org | Dec 21 2023 00:22:00 | Police & Fire FCU, 901 Arch St, Philadelphia, PA 19107-2495 |
| 14839794 | + Email/Text: bankruptcy1@pffcu.org | Dec 21 2023 00:22:00 | Police & fire, 901 Arch Street, Philadelphia, PA 19107-2404 |
| 14839795 | EDI: SYNC | Dec 21 2023 05:17:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14839796 | EDI: SYNC | Dec 21 2023 05:17:00 | Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14839797 | + EDI: SYNC | Dec 21 2023 05:17:00 | Synchrony Bank/Sams, Attn: Bnakruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14839798 | EDI: SYNC | Dec 21 2023 05:17:00 | Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14839800 | ^ MEBN | Dec 21 2023 00:14:42 | Toyota Motor Credit Corp/Mazda Financial Svrs, Attn: Bankruptcy 6565 Headquarters Dr, Plano, TX 75024-5965 |
| 14839801 | + Email/Text: dbogucki@trumark.org | Dec 21 2023 00:22:00 | Trumark Financial Credit Union, Attn: Bankruptcy 335 Commerce Dr, Fort Washington, PA 19034-2701 |
| 14839803 | ^ MEBN | Dec 21 2023 00:14:32 | U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009 |
| 14839804 | Email/Text: bankruptcies@uplift.com | Dec 21 2023 00:22:00 | Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869 |

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---|------------------|
| 14839764 | Citibank/The Home Depot, dept, St Louis,, Citicorp Credit Svrs/, PO Box 790034, Centralized BkMO63179 | |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2023

Signature: /s/Gustava Winters

Information to identify the case:

| | | |
|----------------------------------|--|---|
| Debtor 1: | Ayanna Amirah Abdullah | Social Security number or ITIN: xxx-xx-5144 |
| | First Name Middle Name Last Name | EIN: _____ |
| Debtor 2: (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN: _____ EIN: _____ |
| United States Bankruptcy Court: | Eastern District of Pennsylvania | Date case filed for chapter: 7 12/19/23 |
| Case number: | 23-13816-pmm | |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| About Debtor 1: | | About Debtor 2: |
|---|--|---|
| 1. Debtor's full name | Ayanna Amirah Abdullah | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 1503 Elmwood Ave FA3 Folcroft, PA 19032-1303 | |
| 4. Debtor's attorney | MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102 | Contact phone 215-735-1060 Email: mail@cibiklaw.com |
| 5. Bankruptcy trustee | TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632 | Contact phone (484) 897-0341 Email: 7trustee@gmail.com |

For more information, see page 2 >

| | | |
|---|---|--|
| 6. Bankruptcy clerk's office | 900 Market Street Suite 400 Philadelphia, PA 19107 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 12/20/23 |
| 7. Meeting of creditors | January 24, 2024 at 09:30 AM | Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (484) 309-8504, Enter Meeting ID 693 030 3280, and Passcode 5000070595 For additional meeting info. go to https://www.justice.gov/ust/moc |
| 8. Presumption of abuse | The presumption of abuse does not arise. | If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. |
| 9. Deadlines | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: | Filing deadline: 3/25/24 |
| | <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). | |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 10. Proof of claim | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | Please do not file a proof of claim unless you receive a notice to do so. |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |